

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In re: JENNIFER K. HAYES § Case No. 15-80948
§
§
§
§ Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Lydia S. Meyer, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 04/08/2015.
 - 2) The plan was confirmed on 07/10/2015.
 - 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
 - 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 10/30/2017, 12/15/2017.
 - 5) The case was dismissed on 12/15/2017.
 - 6) Number of months from filing or conversion to last payment: 29.
 - 7) Number of months case was pending: 34.
 - 8) Total value of assets abandoned by court order: NA.
 - 9) Total value of assets exempted: \$29,932.00.
 - 10) Amount of unsecured claims discharged without full payment: \$0.00.
 - 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 10,336.70
Less amount refunded to debtor(s)	\$ 97.80
NET RECEIPTS	\$ 10,238.90

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 3,500.00
Court Costs	\$ 0.00
Trustee Expenses & Compensation	\$ 769.87
Other	\$ 0.00
TOTAL EXPENSES OF ADMINISTRATION	\$ 4,269.87
Attorney fees paid and disclosed by debtor(s):	\$ 310.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
BRENT A. WAGNER	Lgl	3,500.00	3,810.00	3,810.00	3,500.00	0.00
CREDIT ACCEPTANCE	Sec	0.00	0.00	0.00	0.00	0.00
CREDIT ACCEPTANCE	Uns	0.00	5,146.43	5,146.43	1,058.17	0.00
FIRST NORTHERN CREDIT UNION	Sec	0.00	15,730.12	0.00	0.00	0.00
ALLIED INTERSTATE LLC	Uns	2,250.00	NA	NA	0.00	0.00
ATG CREDIT	Uns	45.00	NA	NA	0.00	0.00
CONVERGENT OUTSOURCING INC	Uns	384.00	NA	NA	0.00	0.00
CREDIT COLLECTION SERVICES	Uns	116.00	NA	NA	0.00	0.00
CREDIT COLLECTION SERVICES	Uns	131.47	NA	NA	0.00	0.00
DIVERSIFIED CONSULTANTS INC	Uns	505.11	NA	NA	0.00	0.00
DRYER MEDICAL	Uns	1,400.00	NA	NA	0.00	0.00
FRONTIER COMMUNICATIONS	Uns	290.00	531.90	531.90	104.52	0.00
DEKALB CLINIC CHARTERED	Uns	54.00	53.53	53.53	0.00	0.00
HORIZON FINANCIAL	Uns	711.00	NA	NA	0.00	0.00
HSBC	Uns	655.00	NA	NA	0.00	0.00
MIDWEST ORTHOPEDIC	Uns	296.80	NA	NA	0.00	0.00
FIRST MIDWEST BANK FKA	Uns	2,250.00	2,306.60	2,306.60	474.27	0.00
TRANSWORLD SYSTEMS INC	Uns	9,187.18	8,756.40	8,756.40	1,800.44	0.00

Scheduled Creditors:

Creditor <u>Name</u>	Class	Claim <u>Scheduled</u>	Claim <u>Asserted</u>	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
RRCA ACCOUNTS MANAGEMENT	Uns	229.00	229.00	229.00	33.89	0.00
U.S. DEPARTMENT OF EDUCATION	Uns	4,590.00	6,732.09	6,732.09	1,384.21	0.00
SCOTT CORN	Uns	0.00	NA	NA	0.00	0.00
JEREMY SHEARON	Uns	0.00	NA	NA	0.00	0.00
UNITED STUDENT FUNDS	Uns	0.00	2,282.81	2,282.81	469.38	0.00
UNITED STUDENT AID FUNDS INC	Uns	0.00	27,297.11	0.00	0.00	0.00
ATLAS ACQUISITIONS LLC	Uns	0.00	875.00	875.00	171.95	0.00
ATLAS ACQUISITIONS LLC	Uns	0.00	1,656.34	1,656.34	340.57	0.00
ATLAS ACQUISITIONS LLC	Uns	0.00	650.00	650.00	131.63	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 0.00	\$ 0.00	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 29,220.10	\$ 5,969.03	\$ 0.00

Disbursements:

Expenses of Administration	\$ 4,269.87
Disbursements to Creditors	\$ 5,969.03
TOTAL DISBURSEMENTS:	\$ 10,238.90

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 02/14/2018

By: /s/ Lydia S. Meyer
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.